

## Pet Insurance Plan Customization Comparison Chart



The table below shows each company's deductible, reimbursement, and payout options. Please know that not all deductibles, reimbursement levels, and payout limits are available for every dog in every state.

	<b>Pets Best</b>	<b>Figgo</b>	<b>Healthy Paws</b>	<b>Embrace</b>	<b>Lemonade</b>	<b>Fetch</b>	<b>Trupanion</b>	<b>ASPCA Pet Health Insurance</b>	<b>Spot</b>	<b>Nationwide</b>
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<b>Deductible<sup>1</sup></b>	\$50, \$100, \$200, \$250, \$500, \$1,000	\$100, \$250, \$500, \$750	\$100, \$250, \$500, \$750, \$1,000	\$200, \$300, \$500, \$750, \$1,000	\$100, \$250, \$500	\$250, \$300, \$500	\$0-\$1,000 (in \$5 increments)	\$100, \$250, \$500	\$100, \$250, \$500, \$750, \$1,000	\$250
<b>Reimbursement<sup>2</sup></b>	70%, 80%, 90%	70%, 80%, 90%, 100%	50%, 60%, 70%, 80%, 90%	70%, 80%, 90%	70%, 80%, 90%	70%, 80%, 90%	90%	70%, 80%, 90%	70%, 80%, 90%	50%, 70%, 90%
<b>Payout Options<sup>3</sup></b>	\$5,000, Unlimited	\$5,000, \$10,000, Unlimited	Unlimited	\$5,000, \$8,000, \$10,000, \$15,000, \$30,000, Unlimited	\$5,000, \$10,000, \$20,000, \$50,000, \$100,000	\$5,000, \$15,000, Unlimited	Unlimited	\$3,000, \$4,000, \$5,000, \$7,000, \$10,000	\$2,500, \$3,000, \$4,000, \$5,000, \$7,000, \$10,000, Unlimited	Limited Per Condition, Unlimited
<b>Annual Limit Term</b>	✓	✓	✓	✓	✓	✓	Lifetime	✓	✓	Per Condition Annually
<b>Benefit Schedule</b>	Wellness Only	Wellness Only	✗	Wellness Only	Wellness Only	✗	✗	Wellness Only	Wellness Only	✓

<sup>1</sup>Deductible: The amount of money you must pay for vet treatment before your policy begins to reimburse you and after coinsurance has been applied. You must pay this deductible annually for most companies rather than per incident for coverage to kick in. Be sure to understand your policy, as the annual vs per-incident deductible can vary greatly.

<sup>2</sup>Reimbursement: The percentage of a claim that you're eligible for repayment by the pet insurance company after you've paid the coinsurance.

<sup>3</sup>Payout Options: The highest amount a pet insurance company will reimburse during the policy period. A lower payout limit means you may be responsible for more costs if your pet experiences expensive vet treatment(s).

# Pet Insurance Coverage & Exclusions Comparison Chart



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The table below shows what's included with coverage. Please know that none of the pet insurance providers in our comparison cover [pre-existing conditions](#), cremation and burial costs, pregnancy and breeding, or unnecessary cosmetic procedures. All of them cover the following items when deemed medically necessary: emergency care, surgery and hospitalization, specialized exams and specialty care, X-rays, blood tests, ultrasounds, cat scans, MRIs, rehabilitation, cancer, chronic conditions, euthanasia, hereditary conditions, congenital conditions, non-routine dental treatment, and prescription medications. However, this coverage may have limitations, so please check your policy.

	<b>Pets Best</b>	<b>Figo</b>	<b>Healthy Paws</b>	<b>Embrace</b>	<b>Lemonade</b>	<b>Fetch</b>	<b>Trupanion</b>	<b>ASPCA Pet Health Insurance</b>	<b>Spot</b>	<b>Nationwide</b>
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<b>Behavioral Therapies</b>	✓	✓	✗	✓	✗	✓	✓	✓	✓	✓
<b>Alternative/Holistic Therapies</b>	✗	✓	✗	✓	✗	✓	✗	✓	✓	✓
<b>Exam Fees</b>	Extra Fee	Extra Fee	✗	✓	Extra Fee	✓	✗	✓	✓	✓
<b>Wellness Care<sup>4</sup></b>	✓	✓	✗	✓	✓	✗	✗	✓	✓	✓
<b>Avg Claim Processing</b>	24-40 Days	3 Days	2 Days	5 Days	2 Days	12-22 Days	14 Days	15-30 Days	10-14 Days	4 Days
<b>Money-Back Guarantee</b>	30-Day	30-Day	30-Day	30-Day	✗	30-Day	30-Day	30-Day	30-Day	10-Day
<b>Nationwide</b>	✓	✓	Not In WA	✓	36 States & DC	✓	✓	✓	✓	✓
<b>Vet Direct Pay Option<sup>5</sup></b>	✓	✗	✓	✗	✗	✓	✓	✓	✗	✗

<sup>4</sup>Wellness care is available for an extra fee.

<sup>5</sup>When requested by the policyholder and agreed to by the veterinary office there is an option to have the vet paid directly.

# Pet Insurance Waiting Periods Comparison Chart

The table below lists any [waiting period requirements](#) before your pet insurance policy coverage takes effect.



	<b>Pets Best</b>	<b>Figo</b>	<b>Healthy Paws</b>	<b>Embrace</b>	<b>Lemonade</b>	<b>Fetch</b>	<b>Trupanion</b>	<b>ASPCA Pet Health Insurance</b>	<b>Spot</b>	<b>Nationwide</b>
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<b>Illness</b>	14 Days	14 Days	15 Days	14 Days	14 Days	15 Days	30 Days	14 Days	14 Days	14 Days
<b>Accident</b>	3 Days	1 Day	15 Days	2 Days	2 Days	5 Days	5 Days	14 Days	14 Days	14 Days
<b>CCL Surgery</b>	6 Months	6 Months	15 Days	6 Months	6 Months	6 Months	30 Days	14 Days	14 Days	12 Months
<b>Hip Dysplasia</b>	14 Days	6 Months	12 Months	6 Months	14 Days	6 Months	30 Days	14 Days	14 Days	14 Days
<b>Wellness<sup>6</sup></b>	1 Day	0 Days	✗	0 Days	0 Days	✗	✗	0 Days	0 Days	1 Day
<b>Other</b>	✗	Orthopedic Conditions – 6 Months	✗	Orthopedic Conditions – 6 Months	✗	✗	✗	✗	✗	✗

<sup>6</sup>Wellness coverage is only applicable if you purchase it as an add-on.

## Pet Insurance Age Limitations Comparison Chart

The table below shows pet insurance age restrictions. Please know that once you've purchased and maintained a pet insurance policy from one of these companies, they will not end coverage as your pet ages.



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<b>Minimum Age At Enrollment</b>	7 Weeks Old	8 Weeks Old	8 Weeks Old	6 Weeks Old	8 Weeks Old	6 Weeks Old	✗	8 Weeks Old	8 Weeks Old	✗
<b>Maximum Age At Enrollment</b>	✗	✗	14 Years Old	14 Years Old For Illness	Depends On Breed	✗	14 Years Old	✗	✗	10 Years Old
<b>Other Age Restrictions</b>	✗	✗	Plan Restrictions <sup>7</sup>	✗	Plan Restrictions <sup>8</sup>	✗	✗	✗	✗	✗

<sup>7</sup>Healthy Paws Plan Restrictions – Must be enrolled before four years old in NY; Enrollment after six years old has plan restrictions & no hip dysplasia coverage (MD doesn't have this age limitation for hip dysplasia coverage).

<sup>8</sup>Lemonade Plan Restrictions – No enrollment for some breeds beyond specific ages.